

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO**

José Alberto Soto Briganti
Debtor

LPP Mortgage, Ltd.
Movant

José Alberto Soto Briganti
Respondent

Alejandro Oliveras Rivera
Respondent & Chapter 13 Trustee

Case No. 08-01121 (SEK)

Chapter 13

INFORMATIVE MOTION

TO THE HONORABLE COURT:

NOW COMES MOVANT, LPP Mortgage, Ltd., your moving party in the within Motion, through the undersigned legal representative and respectfully **STATES** and **PRAYS**:

1. In accordance with the terms of the Mortgage subject to this case, Movant hereby informs this Honorable Court that it sent the Annual Escrow Account Disclosure Statement Projections for the Coming Year ("Annual Escrow Account").
2. Movant submits said Annual Escrow Account for the consideration of all parties in as much as it may affect the debtor's disposable income.

WHEREFORE, Movant prays that this Honorable Court takes notice of the above and make any determinations it deems necessary.

RESPECTFULLY SUBMITTED.

CERTIFICATE OF SERVICE: I do hereby certify that this Informative Motion was filed electronically through the CM/ECF system which will send notification to the parties to their registered e-mail addressed and via certified United States Mail, postage fully pre-paid and addressed to: **Jefferson Capital Systems Llc** PO Box 953185 ST Louis, MO 63195-3185; **LPP Mortgage Ltd C/O Mgc Mtg, Inc.** 7195 Dallas Parkway Plano, TX 75024; **PRA RECEIVABLE MANAGEMENT LLC** POB 41067 Norfolk, VA 23541.

In Aguadilla for San Juan, Puerto Rico, this 29th day of April 2010.

MARQUEZ & FERRARI, PSC
P.O. Box 988
Aguadilla, Puerto Rico 00605
Tel.: 787-891-0566 / Fax.: 787-882-4704

S/CARLA FERRARI LUGO
USDC-PR-221804

MGC Mortgage, Inc.
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8945

ANTICIPATED ESCROW ACCOUNT DISBURSEMENTS
COUNTY TAX \$749.00
HAZARD INS \$435.00

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT
AND CHANGE OF PAYMENT NOTICE PREPARED FOR

ACCOUNT NUMBER: 1424051462
ESCROW ANALYSIS DATE: 02/10/2011

JOSE SOTOBIGANTY
110 CALLE PLAYITA S
CAYEY PR 00736-3804

NEW PAYMENT IS AS FOLLOWS:
Principal and Interest \$359.00
Required Escrow Payment \$98.67
Shortage/Surplus Spread \$1,043.65
Optional Coverages
Buydown or Assistance Payments
Other

Total Payment \$1,501.32
New Payment Effective Date: 05/11/2011



MGC Mortgage, Inc. has completed an analysis of your escrow account, and has adjusted your mortgage payment to reflect changes in your real estate taxes or property insurance. The escrow items to be disbursed from your account over the next twelve months are itemized above.

ESCROW ACCOUNT PROJECTION FOR THE COMING YEAR

The following estimate of activity in your escrow account from 05/11 thru 04/12 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account balance displays the amount actually required to be on hand as specified by Federal law, State law and your mortgage documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

MONTH	PAYMENTS TO ESCROW ACCOUNT		PAYMENTS FROM ESCROW ACCOUNT			ESCROW ACCOUNT BALANCE	
	MIP/PMI	TAXES	FLOOD	HAZ. INS.	SPECIAL	PROJECTED	REQUIRED
STARTING BAL						\$12010.34-	\$513.49
MAY	\$98.67					\$11811.67-	\$612.16
JUN	\$98.67					\$11813.00-	\$710.83
JUL	\$98.67	\$374.50				\$12088.83-	\$495.00
AUG	\$98.67					\$11890.16-	\$533.67
SEP	\$98.67			\$435.00		\$12326.49-	\$197.34 *
OCT	\$98.67					\$12227.82-	\$296.01
NOV	\$98.67					\$12129.15-	\$394.68
DEC	\$98.67					\$12030.48-	\$493.35
JAN	\$98.67	\$374.50				\$12306.81-	\$217.52
FEB	\$98.67					\$12207.64-	\$316.19
MAR	\$98.67					\$12108.97-	\$414.86
APR	\$98.67					\$12010.30-	\$513.53

*Indicates your projected low point of \$12326.49-. Your required reserve balance is \$197.34. The difference between the projected low point and required reserve balance is \$12523.83. This is your shortage.

If you have questions regarding this analysis, please write our Customer Service Department at MGC Mortgage, Inc., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945 or call toll free 1-877-471-7888, Monday through Friday 8:00 am to 5:00 pm, Central Time.

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ESCROW SHORTAGE REMITTANCE FORM

Name: JOSE SOTOBIGANTY
Account Number: 1424051462

Escrow Shortage Amount: \$12,523.83

Your escrow shortage has been spread over a 12 month period, which may result in an increase in your payment. If you choose to pay your Escrow Shortage Amount in a lump sum, please include your account number on your check, and mail this coupon with your remittance to:

MGC Mortgage, Inc.
Attn: Cashiering Department/Escrow Shortages
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8945

Your new payment will then be: \$457.67.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - ACCOUNT HISTORY

Account Number: 1424051462

Name: JOSE SOTOBRIGANTY

This is a statement of actual activity in your escrow account from 04/10 through 04/11. Last year's projections are next to the actual activity. Your mortgage payment for the past year was \$384.42 of which \$359.00 was for principal and interest and \$25.42 went into your escrow account. An asterisk(*) indicates a difference from a previous estimate either in the date or the amount. A 'Y' indicates a projected disbursement or payment.

MONTH	PAYMENTS TO ESC. ACCT.		PAYMENTS FROM ESC. ACCT.		DESCRIPTION	ESCROW BAL. COMPARISON	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
STARTING BAL.						\$0.00	\$848.66
MAY		\$25.42*				\$0.00	\$874.08
JUL		\$76.26*				\$0.00	\$950.34
NOV				\$11787.84*	COUNTY TAX	\$0.00	\$10837.50-
DEC				\$642.96*	COUNTY TAX	\$0.00	\$11480.46-
JAN				\$374.50*	COUNTY TAX	\$0.00	\$11854.96-
FEB		\$228.78*		\$435.00*Y	HOME INS	\$0.00	\$12061.18-
MAR		\$25.42*Y				\$0.00	\$12035.76-
APR		\$25.42*Y				\$0.00	\$12010.34-

OVER THIS PERIOD, AN ADDITIONAL \$0.00 WAS DEPOSITED INTO YOUR ESCROW ACCOUNT FOR INTEREST ON ESCROW.